

Stephen M. Enderton (6535)  
Sarah L. Mathews (9756)  
ENDERTON & MATHEWS, LLC  
Attorneys for Debtor  
555 East 4500 South, Suite C-200  
Salt Lake City, Utah 84107  
Phone (801) 281-0252  
Fax (801) 263-4304

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF UTAH

In Re:	Bankruptcy No: 14-31041
RICK SIMMONS,	Chapter 13
Debtor.	Hon. William T. Thurman

NOTICE OF AMENDED PLAN  
AND NOTICE OF OPPORTUNITY FOR A HEARING

(Objection Deadline: February 23, 2015)  
(Hearing Date: March 2, 2015, at 9:30 a.m.)

**PLEASE TAKE NOTICE** that Rick Simmons has filed with the United States Bankruptcy Court for the District of Utah, an Amended Plan, dated February 4, 2015 (the Amended Plan). The Amended plan, if confirmed, will supersede any plan you may have previously received from the Debtor.

**YOUR RIGHTS MAY BE AFFECTED.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

The Debtor seeks confirmation of the Amended Plan filed on February 4, 2015.

The plan amendment(s) can be found in paragraph (s) 1(b), 3, 6(f) 7, and 12(d). In summary, the plan amendments will increase plan step payments earlier than previously proposed, increase the pot to nonpriority unsecured claims, and identify the treatment of Chrysler financial as a partially direct pay by Debtor and direct pay by third party. The proposed modifications will impact treatment of creditors as follows: There is no negative impact on creditors. This paragraph, however, is intended only as a summary and notice; you are recommended to consult the Amended Plan to understand the specific treatment of your claim.

**NO HEARING WILL BE CONDUCTED ON THE AMENDED PLAN UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE COURT ON OR BEFORE THE OBJECTION DEADLINE SET FORTH BELOW.**

If you do not want the Court to confirm the Amended Plan, then you or your attorney must:

(1) on or before February 23, 2015, file with the Bankruptcy Court a written Objection and Request for Hearing, explaining your position, at:

United States Bankruptcy Court  
350 South Main Street, Room 301  
Salt Lake City, UT 84101

If you mail your objection to the Bankruptcy Court for filing you must mail it early enough so that the Court will **receive** it on or before February 23, 2015. You must also mail a copy to the undersigned counsel at:

Sarah L. Mathews  
ENDERTON & MATHEWS, LLC  
555 East 4500 South, Ste C-200  
Salt Lake City, Utah 84107

(2) attend a hearing on March 2, 2015, at 9:30 a.m. in Courtroom 376, United States Bankruptcy 350 South Main Street, Salt Lake City, UT 84101. **There will be no further notice of the hearing** and failure to attend the hearing will be deemed a waiver of your objection.

If you or your attorney do not take these steps, the Bankruptcy Court may decide that you do not oppose confirmation of the Amended Plan and may confirm the case. In the absence of a timely filed objection, the undersigned counsel may and will ask the Court to strike the hearing and enter an order confirming the Amended Plan without hearing.

Dated this 4<sup>th</sup> day of February, 2015.

/s/ \_\_\_\_\_  
Sarah L. Mathews

**CERTIFICATE OF SERVICE - MAIL, OTHER**

I hereby certify that on the 4th day of February, 2015, I caused to be served a true and correct copy of the foregoing **NOTICE OF AMENDED PLAN AND NOTICE OF OPPORTUNITY FOR HEARING** as follows:

**By notice of Electronic Filing (CM/ECF)**

Kevin R. Anderson tr ecfmail@ch13kra.com, lneebling@ch13kra.com

Stephen M. Enderton senderton@emlegal.net, turia@emlegal.net;mathews@emlegal.net

Mark S. Middlemas ecfmaildistgroup@lundbergfirm.com,  
lundbergBK@gmail.com,mark.middlemas@lundbergfirm.com

United States Trustee USTPRegion19.SK. ECF@usdoj.gov

**Mail Service to Entire Matrix** - By regular first class United States mail, postage fully pre-paid, addressed to all parties who did not receive electronic service as set forth herein listed on the Official Court Mailing Matrix dated February 4, 2015, attached hereto.

Note: The Amended Plan and Notice of Amended Plan and Notice of Opportunity for Hearing was sent to the matrix as a courtesy even though there is not a noticing issue with the Amended Plan

\_\_\_\_\_  
/s/  
Mail Clerk

Salt Lake City  
Wed Feb 4 16:45:10 MST 2015

Kevin R. Anderson tr  
405 South Main Street  
Suite 600  
Salt Lake City, UT 84111-3408

Bonneville Billing and Collections, Inc  
P.O. Box 150621  
Ogden, UT 84415-0621

CBE Group  
PO Box 900  
Waterloo, IA 50704-0900

CBE Group Inc  
131 Tower Park, Suite 100  
P.O. Box 2635  
Waterloo, IA 50704-2635

CBE Group, Inc. dba Paragon Solutions  
PO Box 2337  
Waterloo, IA 50704-2337

Cabot S Murdock, MD  
c/o CBE Group  
1309 Technology Pkwy  
Cedar Falls, IA 50613-6976

Chrysler Capital.  
8585 N Stemmons Fwy Ste 1100-N  
Dallas, TX 75247-3822

Cyprus Credit Union  
3876 W Center View Way  
P.O. Box 9002  
West Jordan, UT 84084-9002

Cyprus Credit Union  
P.O. Box 326  
Magna, UT 84044-0326

DIRECTV LLC (p)  
ATTN: Bankruptcies  
PO Box 6550  
Greenwood Village, CO 80155-6550

Discover Bank  
DB Servicing Corporation  
PO Box 3025  
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

Discover Financial Services, Inc (p)  
PO Box 3025  
New Albany, OH 43054-3025

Stephen M. Enderton  
Enderton & Mathews, LLC  
555 East 4500 South  
Suite C-200  
Salt Lake City, UT 84107-4508

G. Scott Jensen/Kevin P. Sullivan  
Jensen and Sullivan, LLC  
P.O. Box 150612  
Ogden, UT 84415-0612

Guglielmo & Associates  
PO Box 41688  
Tucson, AZ 85717-1688

Guglielmo & Associates  
PO Box 9420  
Salt Lake City, UT 84109-0420

IHC/ARC  
4646 West Lake Park Blvd  
PO Box 30191  
Salt Lake City, UT 84130-0191

Intermountain Healthcare  
P.O. Box 410400  
Salt Lake City, UT 84141-0400

Intermountain Healthcare  
PO Box 34578  
Seattle, WA 98124-1578

Intermountain Healthcare (p)  
PO Box 27808  
Salt Lake City, UT 84127-0808

Intermountain Medical Group  
PO Box 27128  
Salt Lake City, UT 84127-0128

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Knight Adjustment Bureau  
404 East 4500 South  
Suite A-34  
Salt Lake City, UT 84107-2710

Mark S. Middlemas  
Lundberg & Associates  
3269 South Main Street  
Suite 100  
Salt Lake City, UT 84115-3773

Mortgage Electronic Registration Systems  
1818 Library Street  
Suite 300  
Reston, VA 20190-6280

Mountain West Anesthesia  
PO Box 3570  
Salt Lake City, UT 84110-3570

Riverton Hospital  
c/o CBE Group  
1309 Technology Pkwy  
Cedar Falls, IA 50613-6976

Seterus, Inc  
PO Box 54420  
Los Angeles, CA 90054-0420

Rick Simmons  
1381 Quail Covey Circle  
Riverton, UT 84065-4378

United States Trustee  
Ken Garff Bldg.  
405 South Main Street  
Suite 300  
Salt Lake City, UT 84111-3402

Utah State Tax Commission  
Attn: Bankruptcy Unit  
210 North 1950 West  
Salt Lake City, UT 84134-9000

eTitle Insurance Agency  
3269 South Main Street  
Suite 100  
Salt Lake City, UT 84115-3773

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Discover Card  
Corporate Office  
P.O. Box 30943  
Salt Lake City, UT 84130-0943

(d)Discover Card  
PO Box 8003  
ATTN: Bankruptcy Dept  
Hilliard, OH 43026

Internal Revenue Service  
Attn: Insolvency Mail Stop 5021  
50 South 200 East  
Salt Lake City, UT 84111

Nationstar Mortgage, LLC  
350 Highland Drive  
Lewisville, TX 75067

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

(u)Seterus, Inc.

End of Label Matrix	
Mailable recipients	38
Bypassed recipients	2
Total	40